

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

In re:

DELIA FAYE HEFFINGTON

Debtor(s)

Case No. 04-41985-R

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Janna L. Countryman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/27/2004.
- 2) The plan was confirmed on 11/04/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/29/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2006, 07/07/2006, 12/13/2007, 02/11/2009.
- 5) The case was completed on 05/15/2009.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,393.05.
- 10) Amount of unsecured claims discharged without payment: \$23,632.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$15,175.00 |
| Less amount refunded to debtor | \$0.00 |

| | |
|----------------------|--------------------|
| NET RECEIPTS: | \$15,175.00 |
|----------------------|--------------------|

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$1,500.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$1,301.05 |
| Other | \$0.00 |

| | |
|--|-------------------|
| TOTAL EXPENSES OF ADMINISTRATION: | \$2,801.05 |
|--|-------------------|

| | |
|---|------------|
| Attorney fees paid and disclosed by debtor: | \$1,500.00 |
|---|------------|

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ACCOUNT CONTROL SYSTEMS | Unsecured | 263.15 | NA | NA | 0.00 | 0.00 |
| ACCOUNT CONTROL SYSTEMS | Unsecured | 263.15 | NA | NA | 0.00 | 0.00 |
| ALLIED INTERSTATE | Unsecured | 23.90 | NA | NA | 0.00 | 0.00 |
| ARCHIE'S AUTO SUPPLY | Unsecured | 300.00 | NA | NA | 0.00 | 0.00 |
| BADSS LAW GROUP, LLC | Unsecured | 524.66 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE SERVICES | Unsecured | 2,800.00 | 798.47 | 798.47 | 33.20 | 0.00 |
| CONTINENTAL CREDIT | Unsecured | 325.00 | NA | NA | 0.00 | 0.00 |
| DEBT CONTROL CENTER, INC. | Unsecured | 825.00 | NA | NA | 0.00 | 0.00 |
| DILLARD NATIONAL BANK | Unsecured | 274.04 | 274.04 | 274.04 | 11.39 | 0.00 |
| DIVERSIFIED ADJUSTMENT | Unsecured | 4,123.74 | NA | NA | 0.00 | 0.00 |
| DYMACOL CORPORATION | Unsecured | 97.66 | NA | NA | 0.00 | 0.00 |
| DYMACOL CORPORATION | Unsecured | 43.90 | NA | NA | 0.00 | 0.00 |
| EASTERN COLLECTION CORPORATI | Unsecured | 194.97 | NA | NA | 0.00 | 0.00 |
| FAMILY BOOK CLUB | Unsecured | 40.66 | NA | NA | 0.00 | 0.00 |
| FINA | Unsecured | 250.00 | NA | NA | 0.00 | 0.00 |
| GRAYSON COUNTY | Secured | 4,742.95 | 5,490.47 | 5,490.47 | 5,490.47 | 1,075.86 |
| HEARST MAGAZINES | Unsecured | 10.00 | NA | NA | 0.00 | 0.00 |
| IC SYSTEMS | Unsecured | 567.01 | NA | NA | 0.00 | 0.00 |
| IESI | Unsecured | 190.00 | NA | NA | 0.00 | 0.00 |
| JC PENNEY | Unsecured | 350.00 | NA | NA | 0.00 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS LLC | Unsecured | 2,315.05 | 1,897.94 | 1,897.94 | 78.91 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS LLC | Unsecured | NA | 1,746.60 | 1,746.60 | 72.62 | 0.00 |
| JOHN LEE JACKSON | Unsecured | 50.00 | NA | NA | 0.00 | 0.00 |
| KNIGHT FURNITURE CO. | Unsecured | NA | 0.00 | 137.43 | 5.72 | 0.00 |
| KNIGHT FURNITURE CO. | Secured | 187.43 | 187.43 | 50.00 | 50.00 | 4.80 |
| MCI | Unsecured | 150.00 | NA | NA | 0.00 | 0.00 |
| MIDLAND CREDIT MANAGEMENT | Unsecured | 3,856.46 | NA | NA | 0.00 | 0.00 |
| NORTH SHORE AGENCY | Unsecured | 62.39 | NA | NA | 0.00 | 0.00 |
| PARK DANSAN | Unsecured | 119.84 | NA | NA | 0.00 | 0.00 |
| PARK DANSAN | Unsecured | 119.84 | NA | NA | 0.00 | 0.00 |
| PENN CREDIT CORP. | Unsecured | 156.40 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-----------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| PHILLIPS 66 | Unsecured | 175.00 | NA | NA | 0.00 | 0.00 |
| PROVIDIAN | Unsecured | 750.00 | NA | NA | 0.00 | 0.00 |
| PROVIDIAN | Unsecured | 900.00 | NA | NA | 0.00 | 0.00 |
| PROVIDIAN | Unsecured | 540.00 | NA | NA | 0.00 | 0.00 |
| SECURITY BANK OF WHITESBORO | Secured | 4,563.61 | 4,563.61 | 3,850.00 | 3,850.00 | 879.30 |
| SECURITY BANK OF WHITESBORO | Unsecured | 100.00 | NA | NA | 0.00 | 0.00 |
| SHELL CREDIT CARD CENTER | Unsecured | 250.00 | NA | NA | 0.00 | 0.00 |
| SHELL OIL COMPANY | Unsecured | 600.00 | NA | NA | 0.00 | 0.00 |
| SPIEGEL | Unsecured | 250.00 | NA | NA | 0.00 | 0.00 |
| SURETY BANK OF WHITESBORO | Unsecured | NA | 0.00 | 1,232.85 | 51.26 | 0.00 |
| SURETY BANK OF WHITESBORO | Unsecured | NA | 0.00 | 713.61 | 29.67 | 0.00 |
| SURETY BANK OF WHITESBORO | Unsecured | NA | 0.00 | 279.01 | 11.60 | 0.00 |
| SURETY BANK OF WHITESBORO | Secured | 1,625.18 | 1,732.85 | 500.00 | 500.00 | 116.34 |
| SURETY BANK OF WHITESBORO | Secured | 379.01 | 379.01 | 100.00 | 100.00 | 12.81 |
| TASTE OF BOAK | Unsecured | 23.90 | NA | NA | 0.00 | 0.00 |
| TOLEDO FINANCE | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| TRS CORPORATION | Unsecured | 350.00 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$3,850.00 | \$3,850.00 | \$879.30 |
| All Other Secured | \$6,140.47 | \$6,140.47 | \$1,209.81 |
| TOTAL SECURED: | \$9,990.47 | \$9,990.47 | \$2,089.11 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$7,079.95 | \$294.37 | \$0.00 |

Disbursements:

| | |
|------------------------------|---------------------------|
| Expenses of Administration | <u>\$2,801.05</u> |
| Disbursements to Creditors | <u>\$12,373.95</u> |
| TOTAL DISBURSEMENTS : | <u>\$15,175.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/09/2009

By: /s/ Janna L. Countryman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.